



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [ENTERPRISE FINANCIAL SERVICES CORP](#)

**City/State** [CLAYTON, MO](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [12,888,016](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ENTERPRISE FINANCIAL SERVICES CORP](#)

[150 NORTH MERAMEC](#)

[CLAYTON, MO 63105](#)

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## Summary Ratios

	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
Average assets (\$000) .....	10,835,978	7,928,080		8,224,693		6,880,713		5,448,746	
Net income (\$000) .....	82,244	45,453		74,384		92,739		89,217	
Number of BHCs in peer group .....	132	142		147		146		154	

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
3.22	2.65	83	3.27	2.96	70	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61	
0.54	1.09	23	0.57	0.95	30	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40	
2.23	2.21	56	1.91	2.45	23	2	2.48	25	2.39	2.59	39	2.18	2.58	29	
0.21	-0.12	97	0.94	0.45	89	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58	
0	0.01	23	0.01	0.02	51	0.01	0.02	47	0	0.01	15	0	0	57	
0	0	49	0	0	47	0	0	54	0	0	82	0	0	13	
1.33	1.76	16	0.99	1.10	45	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81	
1.01	1.34	18	0.76	0.88	39	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	
1.01	1.34	18	0.76	0.88	39	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	
2.06			1.19			1.27				1.41			1.41		
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....															
3.70	3.12	86	4.07	3.84	75	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80	
0.23	0.26	53	0.51	0.63	36	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63	
3.47	2.85	84	3.56	3.18	77	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....															
0.14	0.12	63	0.06	0.10	46	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72	
14.43	26.30	43	43.93	31.88	68	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51	
1.67	1.32	78	2.01	1.29	94	1.89	1.35	85	0.81	0.94	34	1	0.94	61	
1.67	1.30	80	2.01	1.28	96	1.89	1.33	86	0.81	0.93	36	1	0.93	62	
0.52	0.58	50	0.65	0.64	58	0.63	0.67	51	0.61	0.56	63	0.39	0.57	38	
0.31	0.29	62	0.08	0.23	20	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....															
-3.18	-3.31	51	11.49	4.42	70	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60	
-5.52	-9.17	60	9.30	-0.34	81	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70	
69.60	58.81	78	71.91	71.22	49	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	
<b>Capitalization</b>															
Tier 1 leverage ratio .....															
9.74	9.07	72	9.19	9.60	46	10.03	9.65	66	10.05	10.39	44	10.29	10.37	53	
11.17	10.79	57	10.54	10.43	55	11.06	10.51	60	11.82	11.37	55	10.70	11.21	43	
11.17	10.91	55	10.54	10.50	54	11.07	10.57	59	11.83	11.43	54	10.70	11.30	41	
11.20	12.64	29	10.17	12.30	14	10.85	12.44	27	9.90	12.50	10	9.79	12.37	12	
6.23	5.47	65	6.82	7.04	45	6.58	6.79	46	6.08	6.55	38	7.13	6.70	63	
22.57	27.22	42	31.19	32.07	47	26.61	29.42	46	17.87	25.65	36	12.16	24.05	32	
-3.51			49.44			39.66				93.20			35.12		
<b>Growth Rates</b>															
Assets .....															
54.02	9.51	96	13.90	16.99	37	32.97	16.11	91	29.90	8.66	93	6.74	9.35	51	
63.17	7.52	96	4.28	8.08	27	24.42	8.42	94	43.62	12.19	95	10.07	12.50	55	
49.07	-0.66	96	15.94	13.88	63	34.59	9.99	93	22.51	8.63	88	6.14	10.51	39	
-17.48	-21.64	58	-18.19	-0.63	25	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37	
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....															
0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0.33	0.03	91	
9.44	10.65	54	16.01	5.35	82	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	
107.96	103.15	78	115.40	104.45	88	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	
245.31	155.61	83	153.58	142.49	70	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	249,808	193,806	269,588	268,659	216,298	28.90	148.37
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	248,606	192,788	268,264	267,264	214,876	28.95	150.09
Tax-exempt income on loans and leases.....	1,202	1,018	1,324	1,395	1,422	18.07	2.56
Estimated tax benefit on income on loans and leases.....	398	334	439	457	467	19.33	-45.21
Income on loans and leases (tax equivalent).....	250,206	194,140	270,027	269,116	216,765	28.88	146.98
Investment interest income (tax equivalent).....	26,686	27,057	35,809	33,698	18,895	-1.37	203.77
Interest on balances due from depository institutions.....	906	491	611	2,090	1,125	84.52	387.10
Interest income on other earning assets.....	942	641	904	1,093	923	46.96	393.19
Total interest income (tax equivalent).....	278,740	222,329	307,351	305,997	237,708	25.37	152.32
Interest on time deposits of \$250K or more .....	1,069	2,506	3,076	3,650	1,984	-57.34	
Interest on time deposits < \$250K.....	2,251	6,670	7,830	11,506	8,184	-66.25	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,465	8,755	10,058	34,649	23,579	-49.00	4.37
Interest on other borrowings and trading liabilities.....	4,803	6,843	8,852	14,055	9,623	-29.81	152.13
Interest on subordinated debt and mandatory convertible securities .....	4,782	3,284	4,876	2,506	2,506	45.62	
Total interest expense.....	17,370	28,058	34,692	66,366	45,876	-38.09	79.02
Net interest income (tax equivalent).....	261,370	194,271	272,659	239,631	191,832	34.54	159.38
Non-interest income.....	44,283	33,682	51,846	48,726	39,048	31.47	115.00
Adjusted operating income (tax equivalent) .....	305,653	227,953	324,505	288,357	230,880	34.09	151.85
Overhead expense.....	180,942	113,739	164,339	164,336	118,813	59.09	187.34
Provision for credit losses.....	17,045	55,935	65,398	6,372	6,644		471.21
Securities gains (losses) .....	0	421	421	-49	9	-100.00	-100.00
Other tax equivalent adjustments .....	0	0	0	1	-1		-100.00
Pretax net operating income (tax equivalent).....	107,710	58,660	95,170	117,647	105,395	83.62	94.09
Applicable income taxes .....	21,733	11,055	17,563	23,297	15,360	96.59	14.69
Tax equivalent adjustments .....	3,733	2,152	3,223	1,611	818	73.47	179.21
Applicable income taxes (tax equivalent).....	25,466	13,207	20,786	24,908	16,178	92.82	25.53
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	82,244	45,453	74,384	92,739	89,217	80.94	133.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	82,244	45,453	74,384	92,739	89,217	80.94	133.59
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	82,244	45,453	74,384	92,739	89,217	80.94	133.59
Investment securities income (tax equivalent).....	26,686	27,057	35,809	33,698	18,895	-1.37	203.77
US Treasury and agency securities (excluding mortgage-backed securities) .....	702	343	459	1,185	2,062	104.66	-38.31
Mortgage-backed securities .....	8,913	16,449	20,092	25,243	15,305	-45.81	48.28
All other securities .....	17,071	10,265	15,258	7,270	1,528	66.30	943.60
Cash dividends declared.....	18,566	14,176	19,795	16,568	10,845	30.97	209.18
Common .....	18,566	14,176	19,795	16,568	10,845	30.97	209.18
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Relative Income Statement and Margin Analysis****Percent of Average Assets**

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Interest income (tax equivalent).....	3.43	2.90	84	3.74	3.58	67	3.74	3.53	70	4.45	4.19	75	4.36	4.08	78
Less: Interest expense.....	0.21	0.24	53	0.47	0.59	35	0.42	0.54	35	0.96	0.95	52	0.84	0.75	61
Equals: Net interest income (tax equivalent).....	3.22	2.65	83	3.27	2.96	70	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61
Plus: Non-interest income.....	0.54	1.09	23	0.57	0.95	30	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40
Equals: adjusted operating income (tax equivalent).....	3.76	3.80	53	3.83	3.88	46	3.95	3.96	47	4.19	4.16	48	4.24	4.27	47
Less: Overhead expense.....	2.23	2.21	56	1.91	2.45	23	2	2.48	25	2.39	2.59	39	2.18	2.58	29
Less: Provision for credit losses.....	0.21	-0.12	97	0.94	0.45	89	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	24	0.01	0.02	51	0.01	0.02	47	0	0.01	14	0	0	56
Plus: other tax equivalent adjustments.....	0	0	49	0	0	47	0	0	54	0	0	82	0	0	13
Equals: Pretax net operating income (tax equivalent).....	1.33	1.76	16	0.99	1.10	45	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81

Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....

0.31	0.41	21	0.22	0.24	43	0.25	0.27	49	0.36	0.35	45	0.30	0.32	38
0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
1.01	1.34	18	0.76	0.88	39	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87

Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
1.01	1.34	18	0.76	0.88	39	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87
1.07	1.30	29	0.96	0.95	51	0.90	0.97	44	1.35	1.19	65	1.64	1.22	87
1.01	1.35	16	0.76	0.89	39	0.90	0.97	45	1.35	1.19	65	1.64	1.22	86

**Margin Analysis**

Average earning assets / Average assets.....  
 Average interest-bearing funds / Average assets.....  
 Interest income (tax equivalent) / Average earning assets.....  
 Interest expense / Average earning assets.....  
 Net interest income (tax equivalent) / Average earning assets.....

92.61	93.09	40	91.81	93.42	27	91.89	93.47	29	91.08	93.22	25	92.45	93.23	38
57.41	61.98	31	66.66	68.81	43	65.58	68.25	40	70.03	70.66	47	69.09	70.70	43
3.70	3.12	86	4.07	3.84	75	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80
0.23	0.26	53	0.51	0.63	36	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63
3.47	2.85	84	3.56	3.18	77	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63

Total loans and leases (tax equivalent).....  
 Interest-bearing bank balances.....  
 Federal funds sold and reverse repos.....  
 Trading assets.....  
 Total earning assets.....

4.33	4.07	68	4.45	4.30	61	4.46	4.28	62	5.37	4.98	77	5.14	4.85	72
0.14	0.13	77	0.36	0.40	47	0.26	0.32	38	2	2.26	38	1.41	1.88	21
0	0.25	21	0.46	0.48	63	0.42	0.43	62	1.53	2.02	24	1.12	1.50	28
	0.45			0.73			0.80			0.49			0.70	
3.65	3.09	84	4.03	3.85	70	4.02	3.80	74	4.86	4.47	80	4.70	4.33	81

Investment securities (tax equivalent).....  
 US Treasury and agency securities (excluding mortgage-backed securities).....  
 Mortgage-backed securities.....  
 All other securities.....

2.52	1.77	90	2.84	2.43	80	2.80	2.32	81	2.92	2.74	66	2.51	2.69	38
0.85	1.23	26	2.26	2.03	66	2.12	1.87	65	2.89	2.54	68	1.88	2.20	39
2.10	1.55	89	2.72	2.15	88	2.64	2.05	88	2.65	2.54	65	2.53	2.44	65
2.69	2.85	47	2.87	3.19	44	2.83	3.24	49	2.83	3.80	19	3.56	3.74	45

Interest-bearing deposits.....  
 Time deposits of \$250K or more.....  
 Time deposits < \$250K.....  
 Other domestic deposits.....  
 Foreign deposits.....

0.18	0.22	46	0.51	0.69	29	0.44	0.62	29	1.19	1.13	57	1.06	0.85	75
0.89	0.70	71	1.70	1.71	43	1.61	1.60	45	1.91	2.13	26	1.28	1.57	22
0.77	0.67	64	1.71	1.59	61	1.59	1.49	61	1.92	1.91	44	1.65	1.42	73
0.12	0.16	42	0.30	0.41	32	0.25	0.36	29	1.02	0.86	63	0.92	0.64	75
	0.12				1.32			1.24			2.53			1.85

Federal funds purchased and repos.....  
 Other borrowed funds and trading liabilities.....  
 All interest-bearing funds.....

0.08	0.18	35	0.64	0.41	75	0.59	0.37	77	1.71	1.23	70	1.36	1.03	69
1.61	1.29	64	1.92	0.55	87	1.79	0.55	83	3.07	1.03	95	4.88	2.10	97
0.37	0.38	58	0.71	0.85	34	0.64	0.79	35	1.38	1.34	53	1.22	1.06	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	44,283	33,682	51,846	48,726	39,048
Fiduciary activities income .....	7,022	6,310	8,588	8,595	7,132
Service charges on deposit accounts - domestic .....	11,445	8,422	11,559	12,486	11,490
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	547	1,031	1,189	1,328	1,107
Insurance activities revenue.....	25	69	87	120	134
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	1,913	2	365	4	7
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	2,976	861	3,732	3,201	3,263
Other non-interest income.....	20,355	16,987	26,326	22,992	15,915
Total overhead expenses .....	180,942	113,739	164,339	164,336	118,813
Personnel expense.....	100,850	66,270	93,778	86,880	65,915
Net occupancy expense.....	11,905	9,456	12,832	12,597	9,997
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,200	4,256	5,673	5,543	2,503
Other operating expenses.....	63,987	33,757	52,056	59,316	40,398
Fee income on mutual funds and annuities.....	529	909	1,064	1,232	1,066
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,090	817	971	805	650
Average personnel expense per employee.....	92.52	81.11	96.58	107.93	101.41
Average assets per employee.....	9,941.26	9,703.89	8,470.33	8,547.47	8,382.69

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	1.19	2.14	45	2.70	0.52	87	2.05	0.51	85	2.53	0.66	85	2.73	1.69
Overhead expenses / Net Interest Income + non-interest income .....	59.93	58.85	48	50.37	61.08	11	51.15	61.22	10	57.31	61.79	30	51.64	61.22
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.23	2.21	56	1.91	2.45	23	2	2.48	25	2.39	2.59	39	2.18	2.58
Personnel expense.....	1.24	1.23	55	1.11	1.42	22	1.14	1.42	25	1.26	1.50	29	1.21	1.46
Net occupancy expense.....	0.15	0.24	15	0.16	0.30	5	0.16	0.30	5	0.18	0.32	8	0.18	0.31
Other operating expenses.....	0.84	0.72	75	0.64	0.71	38	0.70	0.73	49	0.94	0.76	74	0.79	0.79
Overhead less non-interest income .....	1.68	1.08	91	1.35	1.44	40	1.37	1.44	42	1.68	1.65	51	1.46	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	59.20	58.34	50	49.90	59.05	11	50.64	58.93	11	56.99	59.91	38	51.46	60.51
Personnel expense.....	32.99	32.89	46	29.07	34.37	17	28.90	33.88	19	30.13	34.17	27	28.55	34.42
Net occupancy expense.....	3.89	6.26	15	4.15	7.14	6	3.95	7.04	6	4.37	7.50	10	4.33	7.33
Other operating expenses.....	22.31	18.68	77	16.68	17.07	46	17.79	17.57	57	22.49	17.93	79	18.58	18.28
Total non-interest income .....	14.49	28.20	19	14.78	22.56	30	15.98	23.45	31	16.90	19.83	39	16.91	20.30
Fiduciary activities income .....	2.30	2.27	60	2.77	1.41	72	2.65	1.45	73	2.98	1.61	75	3.09	1.95
Service charges on domestic deposit accounts .....	3.74	3.25	56	3.69	2.69	75	3.56	2.67	70	4.33	3.21	69	4.98	3.58
Trading revenue.....	0	0.68	25	0	0.11	37	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0.18	2.46	19	0.45	0.99	46	0.37	1.03	44	0.46	0.91	50	0.48	0.85
Insurance activities revenue.....	0.01	0.38	32	0.03	0.40	62	0.03	0.41	59	0.04	0.37	63	0.06	0.46
Venture capital revenue.....	0	0.03	45	0	0	48	0	0	48	0	0	50	0	0.49
Net servicing fees .....	0.63	0.56	67	0	-0.09	50	0.11	0	68	0	0.22	30	0	0.52
Net securitization income .....	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets .....	0.97	3.64	31	0.38	5.29	25	1.15	5.55	29	1.11	2.27	54	1.41	1.98
Other non-interest income.....	6.66	9.39	37	7.45	7.27	59	8.11	7.76	63	7.97	7.41	61	6.89	7.05
Overhead less non-interest income .....	44.71	29.67	90	35.12	35.71	46	34.67	34.63	47	40.09	39.47	54	34.55	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.18	21.49	35	18.85	20.31	37	18.45	20.30	31	19.80	21.51	32	14.57	18.37
Applicable income tax + TE / Pretax net operating income + TE .....	23.64	23.11	62	22.51	22.97	45	21.84	22.51	35	21.17	23.31	29	15.35	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....		5,443,728	2,838,437	3,967,256	2,826,425	2,121,897	91.79	309.13
Commercial and industrial loans .....		3,331,644	3,112,013	3,050,397	2,331,018	2,103,459	7.06	107.96
Loans to individuals .....		138,856	23,106	71,789	24,529	18,771	500.95	393.92
Loans to depository institutions and acceptances of other banks .....		0	0	0	0	0		
Agricultural loans .....		47,527	40,381	38,598	30,139	19,708	17.70	
Other loans and leases .....		159,896	126,402	110,459	107,796	86,558	26.50	21.08
Less: Unearned income .....		0	0	0	0	0		
Loans and leases, net of unearned income .....		9,121,651	6,140,339	7,238,499	5,319,907	4,350,393	48.55	194.93
Less: Allowance for loan and lease losses .....		152,096	123,270	136,671	43,288	43,476	23.38	246.22
Net loans and leases .....		8,969,555	6,017,069	7,101,828	5,276,619	4,306,917	49.07	194.19
Debt securities that reprice or mature in over 1 year .....		1,586,724	1,324,578	1,384,258	1,314,636	762,564	19.79	253.90
Mutual funds and equity securities .....		2,999	127	148	168	121	2261.42	
Subtotal .....		10,559,278	7,341,774	8,486,234	6,591,423	5,069,602	43.82	201.93
Interest-bearing bank balances .....		1,213,072	300,569	444,050	93,157	106,512	303.59	5075.44
Federal funds sold and reverse repos .....		3,398	1,204	1,519	3,060	1,714	182.23	596.31
Debt securities that reprice or mature within 1 year .....		72,202	8,542	16,230	1,847	24,484	745.26	-0.11
Trading assets .....		0	0	0	0	0		
Total earning assets .....		11,847,950	7,652,089	8,948,033	6,689,487	5,202,312	54.83	229.71
Non-interest-bearing cash and due from depository institutions .....		179,826	98,816	99,760	74,769	91,511	81.98	86.25
Premises, fixed assets, and leases .....		63,416	56,807	53,169	60,013	32,109	11.63	351.20
Other real estate owned .....		3,493	4,835	5,330	6,344	469	-27.76	18.05
Investment in unconsolidated subsidiaries .....		0	0	0	0	0		-100.00
Intangible and other assets .....		793,971	556,074	645,728	503,178	319,261	42.78	292.19
Total assets .....		12,888,016	8,367,976	9,751,571	7,333,791	5,645,662	54.02	229.65
Quarterly average assets .....		12,319,030	8,313,038	9,114,533	7,303,236	5,534,350	48.19	222.92
Average loans and leases (YTD) .....		7,707,840	5,819,674	6,052,685	5,007,065	4,217,710	32.44	163.06
<b>Memoranda</b>								
Loans held-for-sale .....		5,068	14,032	13,564	5,570	392	-63.88	-33.86
Loans not held-for-sale .....		9,116,583	6,126,307	7,224,935	5,314,337	4,350,001	48.81	195.50
Real estate loans secured by 1–4 family .....		547,758	335,824	332,743	371,831	305,418	63.11	115.83
Commercial real estate loans .....		4,774,232	2,352,025	3,494,555	2,341,511	1,699,999	102.98	349.00
Construction and land development .....		747,759	474,727	546,686	457,273	334,645	57.51	285.89
Multifamily .....		203,368	128,396	145,832	139,522	104,806	58.39	288.78
Nonfarm nonresidential .....		3,823,105	1,748,902	2,802,037	1,744,716	1,260,548	118.60	367.82
Real estate loans secured by farmland .....		121,738	150,588	139,958	113,083	116,480	-19.16	804.85
Total investment securities .....		1,661,925	1,333,247	1,400,636	1,316,651	787,169	24.65	219.21
U.S. Treasury securities .....		71,292	11,521	11,465	10,226	9,925	518.80	
US agency securities (excluding mortgage-backed securities) .....		114,936	10,200	15,161	10,046	98,498	1026.82	16.03
Municipal securities .....		753,447	461,619	592,557	224,728	39,316	63.22	1318.57
Mortgage-backed securities .....		580,739	715,903	639,314	948,367	639,309	-18.88	57.61
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		138,512	133,877	141,991	123,116	0	3.46	
Mutual funds and equity securities .....		2,999	127	148	168	121	2261.42	
Available-for-sale securities .....		1,219,814	1,005,426	912,429	1,135,317	721,369	21.32	154.34
U.S. Treasury securities .....		71,292	11,521	11,465	10,226	9,925	518.80	
US agency securities (excluding mortgage-backed securities) .....		114,936	10,200	15,161	10,046	98,498	1026.82	16.03
Municipal securities .....		515,416	366,122	344,233	213,023	26,810	40.78	1244.47
Mortgage-backed securities .....		505,767	605,949	526,572	902,022	586,136	-16.53	47.79
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		12,403	11,634	14,998	0	0	6.61	
Mutual funds and equity securities .....		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....		5,513	11,725	13,463	774	-1,745	-52.98	364.45
Available-for-sale securities appreciation (depreciation) .....		8,521	36,828	29,747	19,994	-11,911	-76.86	6.00
Structured notes, fair value .....		5,372	4,569	4,558	4,255	0	17.57	
Pledged securities .....		582,291	449,464	525,769	484,795	433,688	29.55	81.13

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,171,954	548,856	1,269,152	391,997	435,215	295.72	744.06
NOW, ATS and transaction accounts .....	609,286	295,075	400,672	252,118	176,907	106.49	390.33
Time deposits less brokered deposits < \$250K .....	-31,894	-53,650	7,271	56,484	-23,837		
MMDA and other savings accounts .....	7,420,767	5,222,357	5,772,514	4,302,896	3,298,207	42.10	228.65
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	10,170,113	6,012,638	7,449,609	5,003,495	3,886,492	69.15	309.58
Time deposits of \$250K or more .....	165,857	186,820	169,504	202,383	164,673	-11.22	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	219,484	409,038	271,081	400,886	291,450	-46.34	-31.20
Secured federal funds purchased .....	0	100,000	0	170,000	70,000		
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	2,000		
Other borrowings w/remaining maturity over 1 year .....	74,286	80,000	80,000	86,692	0	-7.14	
Brokered deposits < \$250K .....	493,209	478,875	373,320	567,581	543,593	2.99	
Noncore funding .....	952,836	1,154,733	893,905	1,257,542	1,001,716	-17.48	-1.09
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	208,120	207,757	207,846	145,626	118,688	0.17	266.36
Other liabilities .....	117,259	110,526	121,182	59,888	34,905	6.09	363.71
Total liabilities .....	11,448,328	7,485,654	8,672,542	6,466,551	5,041,801	52.94	224.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	404	282	332	281	239	43.26	99.01
Common surplus .....	1,031,146	529,105	697,839	526,599	350,936	94.88	386.18
Retained earnings .....	461,711	393,900	417,212	380,737	304,566	17.22	170.37
Accumulated other comprehensive income .....	19,902	32,508	37,120	17,749	-9,282	-38.78	326.35
Other equity capital components .....	-73,528	-73,528	-73,528	-58,181	-42,655		
Total holding company equity capital .....	1,439,635	882,267	1,078,975	867,185	603,804	63.17	277.76
Noncontrolling (minority) interest in subsidiaries .....	53	55	54	55	57	-3.64	-10.17
Total equity capital, including minority interest .....	1,439,688	882,322	1,079,029	867,240	603,861	63.17	277.72
Total liabilities and capital .....	12,888,016	8,367,976	9,751,571	7,333,791	5,645,662	54.02	229.65
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,384,309	1,934,628	2,721,355	1,331,498	1,115,883	126.62	472.60
Interest-bearing deposits .....	6,444,870	4,743,705	5,271,078	4,441,961	3,478,875	35.86	172.89
Total deposits .....	10,829,179	6,678,333	7,992,433	5,773,459	4,594,758	62.15	246.27
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,078,975	867,185	867,185	603,804	548,573		
Accounting restatements .....	0	-18,114	-18,114	0	0		
Net income .....	82,244	45,453	74,384	92,739	89,217		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-28,080	2,507	4,256	-11,706	876		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	15,347	15,347	0	19,387		
Changes incident to business combinations .....	342,280	0	167,035	171,885	0		
Less: Dividends declared .....	18,566	14,176	19,795	16,568	10,845		
Change in other comprehensive income .....	-17,218	14,759	19,371	27,031	-4,630		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,439,635	882,267	1,078,975	867,185	603,804		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	42.24	36.06	65	33.92	48.65	14	40.68	48.33	27	38.54	52.67	15	37.58	53.63	14
Commercial and industrial loans .....	25.85	11.11	94	37.19	14.90	97	31.28	13.47	96	31.78	11.45	95	37.26	11.42	98
Loans to individuals .....	1.08	3.60	44	0.28	2.25	26	0.74	2.29	47	0.33	2.71	26	0.33	2.65	25
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0.37	0.21	78	0.48	0.49	70	0.40	0.43	70	0.41	0.53	66	0.35	0.47	69
Other loans and leases.....	1.24	4.26	24	1.51	1.38	67	1.13	1.39	67	1.47	1.08	70	1.53	2.64	45
Net loans and leases.....	69.60	58.81	78	71.91	71.22	49	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60
Debt securities over 1 year.....	12.31	18.32	27	15.83	12.63	69	14.20	13.53	58	17.93	13.66	77	13.51	13.20	53
Mutual funds and equity securities .....	0.02	0.05	51	0	0.05	44	0	0.05	46	0	0.06	40	0	0.05	42
Subtotal .....	81.93	78.17	62	87.74	84.60	68	87.02	83.47	68	89.88	86.76	74	89.80	87.24	69
Interest-bearing bank balances .....	9.41	9.37	58	3.59	5.75	36	4.55	6.78	40	1.27	2.97	33	1.89	2.30	54
Federal funds sold and reverse repos .....	0.03	0.53	65	0.01	0.02	80	0.02	0.02	82	0.04	0.03	84	0.03	0.01	88
Debt securities 1 year or less .....	0.56	1.51	30	0.10	1.92	10	0.17	2.03	12	0.03	2.10	5	0.43	2.14	25
Trading assets .....	0	0.58	19	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	91.93	91.57	56	91.44	92.90	26	91.76	92.98	31	91.21	92.39	34	92.15	92.24	47
Non-interest cash and due from depository institutions.....	1.40	0.99	83	1.18	1.03	62	1.02	1.07	54	1.02	1.14	42	1.62	1.25	70
Other real estate owned.....	0.03	0.01	78	0.06	0.03	78	0.05	0.03	76	0.09	0.04	78	0.01	0.04	33
All other assets.....	6.68	7.39	41	7.38	5.96	74	7.22	5.87	73	7.77	6.41	68	6.23	6.39	50
<b>Memoranda</b>															
Short-term investments .....	10	12.31	45	3.71	8.13	20	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35
U.S. Treasury securities.....	0.55	1.18	60	0.14	0.17	78	0.12	0.19	75	0.14	0.29	71	0.18	0.37	70
US agency securities (excluding mortgage-backed securities) .....	0.89	0.75	71	0.12	1.10	26	0.16	1.28	27	0.14	1.25	27	1.74	1.67	62
Municipal securities .....	5.85	1.70	88	5.52	2.76	80	6.08	2.96	81	3.06	2.58	65	0.70	2.66	32
Mortgage-backed securities .....	4.51	13.46	13	8.56	8.33	55	6.56	8.52	42	12.93	9.38	72	11.32	8.73	67
Asset-backed securities .....	0	0.47	25	0	0.31	32	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities .....	1.07	0.51	78	1.60	0.57	81	1.46	0.60	81	1.68	0.53	80	0	0.52	16
Loans held-for-sale.....	0.04	0.50	28	0.17	0.60	37	0.14	0.58	38	0.08	0.39	35	0.01	0.29	22
Loans held for investment .....	70.74	58.34	83	73.21	70.89	55	74.09	69.07	67	72.46	72.01	44	77.05	73.24	63
Real estate loans secured by 1–4 family .....	4.25	11.57	18	4.01	14.69	9	3.41	14.47	8	5.07	16.02	10	5.41	16.83	10
Revolving .....	0.62	1.44	29	0.76	1.87	28	0.62	1.79	26	0.93	2.24	27	1.20	2.43	34
Closed-end, secured by first liens .....	3.20	9.73	17	3.03	12.19	11	2.53	12.11	9	3.82	13.07	13	4.08	13.60	14
Closed-end, secured by junior liens .....	0.43	0.19	84	0.23	0.30	44	0.26	0.27	56	0.32	0.37	51	0.12	0.41	24
Commercial real estate loans .....	37.04	22.35	88	28.11	30.62	41	35.84	30.65	71	31.93	33.26	45	30.11	33.39	40
Construction and land development .....	5.80	3.40	81	5.67	4.50	69	5.61	4.32	69	6.24	5	66	5.93	4.78	66
Multifamily.....	1.58	3.32	33	1.53	4.86	21	1.50	5.03	20	1.90	4.76	29	1.86	5.12	27
Nonfarm nonresidential .....	29.66	14.65	93	20.90	19.89	53	28.73	19.97	84	23.79	21.85	60	22.33	21.85	52
Real estate loans secured by farmland.....	0.94	0.35	81	1.80	0.92	76	1.44	0.85	73	1.54	0.95	74	2.06	0.88	82

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	59.68	60.51	40	46.23	67.98	10	54.81	69.38	19	53.13	72.74	11	48.77	72.88	10
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	6.01	20	12	5.47	20.63	9	4.60	20.91	8	6.99	22.29	10	7.02	23.13	10
Real estate loans secured by 1–4 family.....	0.87	2.47	26	1.03	2.64	27	0.84	2.61	25	1.28	3.13	27	1.56	3.34	34
Revolving .....	5.13	17.35	13	4.44	17.60	11	3.76	17.94	9	5.71	18.71	12	5.46	19.33	12
Closed-end.....	52.34	37.13	79	38.30	43.01	35	48.28	44.23	67	44.01	46.16	46	39.08	45.57	30
Commercial real estate loans .....	8.20	5.69	71	7.73	6.32	67	7.55	6.26	65	8.60	6.97	65	7.69	6.53	67
Construction and land development.....	2.01	1.19	75	0.80	1.30	44	0.91	1.14	51	0.88	1.47	46	1.08	1.52	52
1–4 family.....	6.18	4.46	69	6.93	4.93	74	6.64	4.94	73	7.71	5.34	74	6.61	4.90	72
Other.....	2.23	5.41	27	2.09	6.62	17	2.01	7.01	16	2.62	6.42	27	2.41	6.76	23
Multifamily.....	41.91	24.45	88	28.48	28.13	49	38.71	29.04	83	32.80	30.59	59	28.98	30.16	43
Nonfarm nonresidential .....	20.89	8.31	95	9.53	9.66	46	18.77	10	92	10.98	10.68	53	11.44	10.31	56
Owner-occupied.....	21.03	15.83	68	18.95	17.99	57	19.94	18.53	58	21.81	19.36	64	17.54	19.35	38
Other.....	1.33	0.61	80	2.45	1.33	75	1.93	1.30	73	2.13	1.38	74	2.68	1.27	80
Real estate loans secured by farmland.....	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Loans to depository institutions and acceptances of other banks.....	36.52	19.45	89	50.68	21.39	97	42.14	19.85	94	43.82	16.16	96	48.35	16.21	98
Commercial and industrial loans .....	1.52	6.58	40	0.38	3.35	27	0.99	3.53	41	0.46	4	26	0.43	3.89	24
Loans to individuals .....	0.05	0.51	58	0.07	0.03	79	0.06	0.03	78	0.10	0.04	80	0	0.04	32
Credit card loans .....	0.52	0.38	73	0.66	0.75	69	0.53	0.69	68	0.57	0.78	65	0.45	0.69	66
Other loans and leases.....	1.75	8.42	21	2.06	2.01	66	1.53	2.07	66	2.03	1.48	70	1.99	3.74	45
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	425.32	383.43	54	339.09	482.80	16	399.97	473.75	28	374.97	493.53	23	353.39	505.61	18
Real estate loans secured by 1–4 family.....	42.80	124.74	17	40.12	146.18	10	33.55	142.34	9	49.33	151.03	11	50.87	161.34	13
Revolving .....	6.21	15.53	29	7.55	18.80	29	6.12	17.81	27	9.03	21.25	30	11.32	23.52	37
Closed-end.....	36.59	107.54	18	32.57	124.94	12	27.42	122.21	12	40.30	127.10	13	39.55	134.73	14
Commercial real estate loans .....	373.01	238.58	82	280.98	305.38	43	352.32	302.08	66	310.64	311.74	52	283.13	316.03	37
Construction and land development.....	58.42	36.07	78	56.71	44.95	69	55.12	42.85	67	60.66	46.63	70	55.73	44.92	67
1–4 family.....	14.34	7.44	78	5.89	8.97	45	6.64	7.52	53	6.24	9.52	48	7.82	10.21	54
Other.....	44.08	28.34	74	50.83	35.48	74	48.47	33.94	73	54.42	35.90	76	47.92	33.75	74
Multifamily.....	15.89	35.29	31	15.34	48.04	20	14.70	48.67	20	18.51	44.76	30	17.46	48.38	25
Nonfarm nonresidential .....	298.70	156.30	90	208.93	199.50	55	282.50	198.42	81	231.47	206.64	62	209.94	208.15	50
Owner-occupied.....	148.86	52.63	96	69.90	68.21	50	136.96	67.98	95	77.52	71.54	57	82.89	70.68	64
Other.....	149.85	100.99	76	139.03	126.61	60	145.54	125.78	64	153.94	130.65	68	127.05	134.17	45
Real estate loans secured by farmland.....	9.51	3.67	81	17.99	8.98	76	14.11	8.35	72	15	8.66	75	19.40	8.13	81
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	260.30	116.17	95	371.77	149.76	96	307.54	133.93	95	309.25	106.70	96	350.32	107.07	98
Loans to individuals .....	10.85	36.56	43	2.76	21.71	25	7.24	22.15	46	3.25	24.83	27	3.13	24.45	23
Credit card loans .....	0.32	2.58	59	0.52	0.18	81	0.45	0.20	79	0.71	0.24	81	0	0.24	32
Agricultural loans.....	3.71	2.03	78	4.82	4.72	68	3.89	4.17	69	4	4.86	65	3.28	4.49	69
Other loans and leases.....	12.49	47.63	24	15.10	13.71	67	11.14	13.62	66	14.30	10.25	72	14.42	25.58	47
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	31.45	29.25	54	28.78	33.11	39	29.51	34	38	33.03	35.38	46	27.64	35.09	27
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	224.16	187.63	60	211.08	234.95	43	215.36	232.08	45	233.12	239.13	50	200.24	243.62	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	373.01	244.92	81	280.98	307.95	41	352.32	304.52	66	310.64	315.15	51	283.13	318.90	37

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	10	12.31	45	3.71	8.13	20	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35
Liquid assets .....	16.79	29.12	19	13.60	17.53	30	12.42	19.32	25	15.54	16.28	51	16.78	15.56	60
Investment securities .....	12.90	20.37	24	15.93	15.18	59	14.36	16.07	47	17.95	16.41	63	13.94	16.02	45
Net loans and leases .....	69.60	58.81	78	71.91	71.22	49	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60
Net loans, leases and standby letters of credit .....	70.13	59.61	78	72.52	71.59	50	73.36	69.67	60	72.63	72.78	41	77.17	73.71	63
Core deposits .....	78.91	75.52	53	71.85	74.82	31	76.39	76.49	44	68.23	71.61	28	68.84	69.97	44
Noncore funding .....	7.39	10.15	50	13.80	11.99	57	9.17	10.29	50	17.15	14.61	64	17.74	16.58	54
Time deposits of \$250K or more .....	1.29	1.67	46	2.23	3.57	30	1.74	3.37	21	2.76	4.33	31	2.92	4.28	41
Foreign deposits .....	0	0.33	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos .....	1.70	1.19	75	4.89	0.65	95	2.78	0.62	89	5.47	0.77	97	5.16	0.96	94
Secured federal funds purchased .....	0	0	49	1.20	0	98	0	0	49	2.32	0	98	1.24	0	97
Net federal funds purchased (sold) .....	1.68	0.54	82	4.87	0.63	95	2.76	0.59	89	5.42	0.75	97	5.13	0.97	94
Commercial paper .....	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	0.88	12	0	1.44	12	0	1.06	16	0	2.75	7	0.04	3.63	18
Earning assets that reprice within 1 year .....	50.39	38.80	80	41.84	30.86	79	46.71	31.93	83	45.13	33.16	78	51.45	32.35	89
Interest-bearing liabilities that reprice within 1 year .....	2.87	6.64	18	5.50	14.99	14	3.94	14.04	11	8.68	18.54	25	7.41	18.20	22
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.10	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year .....	47.52	30.83	85	36.34	15.28	88	42.76	17.03	92	36.45	13.71	89	44.04	12.98	93
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.18	-3.31	51	11.49	4.42	70	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60
Net short-term noncore funding dependence .....	-5.52	-9.17	60	9.30	-0.34	81	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70
Short-term investment / Short-term noncore funding .....	182.50	304.29	41	31.22	162.16	20	62.91	230.45	27	9.08	78.10	7	14.81	62.28	27
Liquid assets - short-term noncore funding / Nonliquid assets .....	13.59	36.72	20	2	12.43	24	5.59	16.27	27	0.96	6.90	38	1.09	4.17	42
Net loans and leases / Total deposits .....	82.83	73.05	75	90.10	87.55	53	88.86	84.20	60	91.39	90.96	46	93.74	92.88	49
Net loans and leases / Core deposits .....	88.20	78.83	72	100.07	95.84	61	95.33	91.10	60	105.46	102.55	57	110.82	106.50	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.47	0.50	58	1.57	0.97	72	1.51	0.88	73	0.11	0.36	44	-0.31	-0.47	45
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.73	1.06	49	4.94	3.74	65	3.34	3.63	53	2.81	1.28	84	-2.14	-1.95	39
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01	0	70	0.04	0.01	84	0.04	0.03	73	0	-0.02	34		-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	26.42	13.65	72	24.58	5.66	88	34.85	5.36	90	13.76	7.25	76	8.34	10.76	60
Available-for-sale securities .....	73.40	84.59	27	75.41	92.94	13	65.14	93.39	10	86.23	91.33	25	91.64	88.32	41
U.S. Treasury securities .....	4.29	6.01	64	0.86	1.17	73	0.82	1.22	72	0.78	2.07	68	1.26	2.08	69
US agency securities (excluding mortgage-backed securities) .....	6.92	4.24	74	0.77	7.91	23	1.08	8.39	26	0.76	8.16	25	12.51	11	62
Municipal securities .....	45.34	8.38	96	34.62	18.02	78	42.31	18.61	83	17.07	15.40	60	4.99	16.63	27
Mortgage-backed securities .....	34.94	66.09	12	53.70	55.30	43	45.64	54.48	34	72.03	57.07	71	81.22	54.50	86
Asset-backed securities .....	0	2.45	25	0	1.75	32	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities .....	8.33	3.01	85	10.04	4.31	80	10.14	4.34	80	9.35	3.73	81	0	3.75	16
Mutual funds and equity securities .....	0.18	0.29	58	0.01	0.43	43	0.01	0.44	46	0.01	0.49	40	0.02	0.41	43
Debt securities 1 year or less .....	4.34	8.18	41	0.64	13.81	6	1.16	13.69	8	0.14	13.55	4	3.11	13.91	25
Debt securities 1 to 5 years .....	26.64	17.39	75	46.62	20.70	88	37.77	20.49	82	59.04	23.43	93	69.64	23.42	97
Debt securities over 5 years .....	68.83	72.07	36	52.73	61.16	35	61.06	61.87	41	40.81	58.63	23	27.23	58.36	13
Pledged securities .....	35.04	33.37	52	33.71	46.91	38	37.54	44.55	46	36.82	43.76	44	55.09	42.20	66
Structured notes, fair value .....	0.32	0.06	90	0.34	0.04	90	0.33	0.03	91	0.32	0.09	88	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	315.28	64.27	93	183.20	122.49	75	370.92	136.94	85	-26.11	32.84	13	82.81	16.28	86
Investment securities .....	24.65	32.48	47	1.91	12.57	37	6.38	16.36	36	67.26	4.80	97	10.07	8.02	63
Core deposits .....	69.15	16.96	96	23.29	22.22	60	48.89	23.17	93	28.74	9.96	91	9.23	10.40	57
Noncore funding .....	-17.48	-21.64	58	-18.19	-0.63	25	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			1,968,718	1,490,242	1,365,364
Commit: Secured commercial real estate loans .....	357,571	177,390	267,170	141,585	152,161
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	119,604	108,514	63,078
Securities underwriting .....	68,188	51,402	51,798	50,160	49,755
Standby letters of credit .....	1,360	804	1,649	2,809	2,073
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	23,130	24,635	23,364	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	70,094	72,647	72,394	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	93,224	97,282	95,758	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....					
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	5,052	14,014	13,745	5,571	387
Written options contracts (interest rate) .....	39,008	48,969	33,594	26,044	8,360
Purchased options contracts (interest rate) .....	11,977	10,545	8,056	7,157	7,868
Interest rate swaps .....	1,001,375	1,311,653	1,100,032	921,390	486,297
Futures and forward foreign exchange .....	538	847	656	453	403
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan commitments (reported semiannually, June/Dec) .....							20.19	16.09	76	20.32	16.97	70	24.18	17.31	83
Standby letters of credit .....	0.53	0.66	54	0.61	0.31	82	0.53	0.31	79	0.68	0.36	81	0.88	0.35	89
Commercial and similar letters of credit .....	0.01	0.02	64	0.01	0.01	83	0.02	0.01	86	0.04	0.01	87	0.04	0.01	86
Securities lent .....	0	0.10	42	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0.18	0.24	66	0.29	0	95	0.24	0	94	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0.54	0.18	82	0.87	0	98	0.74	0	97	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.72	0.18	84	1.16	0	97	0.98	0.02	94	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts .....	8.21	47.31	30	16.56	4.12	83	11.86	3.72	81	13.10	2.95	85	8.92	6.51	67
Interest rate contracts .....	8.20	35.15	33	16.55	3.99	83	11.85	3.62	81	13.09	2.87	85	8.91	6.40	67
Interest rate futures and forward contracts .....	0.04	4.39	32	0.17	0.24	79	0.14	0.20	81	0.08	0.08	81	0.01	0.25	45
Written options contracts (interest rate) .....	0.30	1.69	42	0.59	0.30	80	0.34	0.24	81	0.36	0.13	82	0.15	0.26	60
Purchased options contracts (interest rate) .....	0.09	1.29	51	0.13	0.02	90	0.08	0.03	89	0.10	0.02	91	0.14	0.07	85
Interest rate swaps .....	7.77	20.27	39	15.67	2.72	88	11.28	2.58	84	12.56	2.19	87	8.61	5.18	72
Foreign exchange contracts .....	0	6.12	54	0.01	0	95	0.01	0	95	0.01	0	95	0.01	0	94
Futures and forward foreign exchange contracts .....	0	3.76	57	0.01	0	95	0.01	0	95	0.01	0	95	0.01	0	94
Written options contracts (foreign exchange) .....	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0.76	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.31	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps .....	0	0.30	37	0	0	48	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>							32.53	24.20	80	29.76	24.81	70	32.37	25.18	75
Loan commitments (reported semiannually, June/Dec) .....															

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,057,950	1,386,028	1,156,083	960,615	503,315
Interest rate contracts .....	1,057,412	1,385,181	1,155,427	960,162	502,912
Foreign exchange contracts.....	538	847	656	453	403
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	5,590	14,861	14,401	6,024	790
Written options .....	39,008	48,969	33,594	26,044	8,360
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	39,008	48,969	33,594	26,044	8,360
Purchased options .....	11,977	10,545	8,056	7,157	7,868
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	11,977	10,545	8,056	7,157	7,868
Swaps .....	1,001,375	1,311,653	1,100,032	921,390	486,297
Held for trading.....	1,025,329	1,132,743	1,116,144	935,705	502,034
Interest rate contracts .....	1,025,329	1,132,743	1,116,144	935,705	502,034
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	32,621	253,285	39,939	24,910	1,281
Interest rate contracts .....	32,083	252,438	39,283	24,457	878
Foreign exchange contracts.....	538	847	656	453	403
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,112,166	1,434,341	1,218,247	929,000	494,569
One year or less .....	203,128	22,643	17,943	11,394	4,815
Over 1 year to 5 years .....	522,549	834,034	644,353	430,627	143,185
Over 5 years .....	386,489	577,664	555,951	486,979	346,569
Gross negative fair value (absolute value) .....	25,400	54,250	41,442	17,618	3,657
Gross positive fair value.....	21,509	40,608	34,854	14,788	3,676
Held for trading.....	21,412	40,452	34,672	14,746	3,657
Non-traded.....	97	156	182	42	19
Current credit exposure on risk-based capital derivative contracts .....	21,509	40,608	34,854	14,746	3,676
Credit losses on derivative contracts .....	1,149	1,157	4,782	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

**Derivatives Analysis**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	99.95	94.10	50	99.94	98.83	19	99.94	99.50	15	99.95	99.57	20	99.92	99.91	9
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.05	3.22	54	0.06	0.11	86	0.06	0.19	88	0.05	0.14	85	0.08	0	93
Foreign exchange contracts .....	0	1.21	34	0	0.04	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards .....	0.53	12.59	25	1.07	15.97	34	1.25	15.03	37	0.63	14.06	40	0.16	11.75	34
Written options .....	3.69	7.18	45	3.53	12.24	32	2.91	10.24	39	2.71	11.73	40	1.66	11.14	45
Exchange-traded .....	0	0.11	42	0	0	50	0	0	50	0	0	48	0	0	49
Over-the-counter .....	3.69	6.91	48	3.53	12.24	32	2.91	10.24	39	2.71	10.84	40	1.66	10.65	45
Purchased options .....	1.13	3.41	52	0.76	1.50	71	0.70	2.13	71	0.75	2.45	74	1.56	1.29	83
Exchange-traded .....	0	0.12	41	0	0	50	0	0	50	0	0	49	0	0	49
Over-the-counter .....	1.13	3.01	54	0.76	1.50	71	0.70	2.13	71	0.75	2.28	76	1.56	1.22	84
Swaps .....	94.65	71.71	73	94.63	70.10	75	95.15	71.83	75	95.92	64.61	69	96.62	65.42	66
Held for trading .....	96.92	40.70	85	81.73	14.82	84	96.55	16.03	90	97.41	15.01	89	99.75	13.60	94
Interest rate contracts .....	96.92	34.66	91	81.73	14.33	86	96.55	16.37	90	97.41	16.17	90	99.75	12.87	96
Foreign exchange contracts .....	0	1.55	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts .....	0	0.61	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded .....	3.08	59.30	14	18.27	85.18	15	3.45	83.97	9	2.59	84.99	10	0.25	86.40	5
Interest rate contracts .....	3.03	56.22	15	18.21	84.39	15	3.40	83.02	9	2.55	84.69	10	0.17	85.51	5
Foreign exchange contracts .....	0.05	0.36	70	0.06	0.01	90	0.06	0	92	0.05	0.01	89	0.08	0	95
Equity, commodity, and other contracts .....	0	0.11	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	105.12	91.91	89	103.49	77.92	94	105.38	79.60	96	96.71	80.07	65	98.26	82.85	56
One year or less .....	19.20	27.90	50	1.63	16.53	36	1.55	15.52	39	1.19	15.20	40	0.96	12.75	31
Over 1 year to 5 years .....	49.39	29.78	83	60.17	17	94	55.74	19.75	90	44.83	22.92	80	28.45	22.66	62
Over 5 years .....	36.53	29.19	56	41.68	32.29	57	48.09	32.47	69	50.69	34.12	63	68.86	36.28	71
Gross negative fair value (absolute value) .....	2.40	1.18	88	3.91	3.06	61	3.58	2.84	62	1.83	1.30	67	0.73	0.66	49
Gross positive fair value .....	2.03	1.59	70	2.93	2.48	65	3.01	2.25	71	1.54	1.14	67	0.73	1.10	29
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	56	0.07	0.01	89	0.05	0.01	86	0.02	0	89	0.01	0.01	70
Gross positive fair value (X) .....	0.02	0.06	34	0.05	0.01	89	0.04	0.01	88	0.02	0	89	0.01	0.01	61
Held for trading (X) .....	0.02	0.05	55	0.05	0	95	0.04	0	94	0.02	0	94	0.01	0	89
Non-traded (X) .....	0	0.01	13	0	0	72	0	0	72	0	0	70	0	0.01	23
Current credit exposure (X) .....	0.02	0.05	46	0.05	0.01	91	0.04	0.02	79	0.02	0.01	82	0.01	0	73
Credit losses on derivative contracts .....	0.10	0	97	0.16	0	99	0.54	0	99	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.22	0.59	42	0.63	0.10	88	0.48	0.27	75	0.24	0.10	80	0.07	0.06	72

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	136,671	43,288	43,288	43,476	42,577
Gross losses .....	12,558	8,232	8,419	8,744	8,037
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	4,192	5,714	6,512	2,184	2,292
Net losses .....	8,366	2,518	1,907	6,560	5,745
Provision for loan and lease losses .....	16,785	54,113	63,379	6,372	6,644
Adjustments .....	7,006	28,387	31,911	0	0
Ending balance .....	152,096	123,270	136,671	43,288	43,476
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Provision for loan and lease losses / Average assets</b> .....															
0.21	-0.12	97	0.91	0.45	89	0.77	0.38	90	0.09	0.12	47	0.12	0.12	58	
0.29	-0.21	98	1.24	0.62	88	1.05	0.53	90	0.13	0.16	46	0.16	0.16	58	
200.63	-65.12	81	2,149.05	773.99	83	3,323.49	672.96	92	97.13	142.73	38	115.65	182.69	39	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.67	1.32	78	2.01	1.29	94	1.89	1.35	85	0.81	0.94	34	1	0.94	61
Allowance for loan and lease losses / Total loans and leases .....	1.67	1.30	80	2.01	1.28	96	1.89	1.33	86	0.81	0.93	36	1	0.93	62
Allowance for loan and lease losses / Net loans and leases losses (X) .....	13.64	17.40	58	36.72	31.01	76	71.67	25.33	88	6.60	17.18	39	7.57	21.35	35
Allowance for loan and lease losses / Nonaccrual assets .....	348.93	330.05	68	351.83	318.06	68	339.87	336.78	69	165.88	315.75	44	263.19	285.36	61
ALLL / 90+ days past due + nonaccrual loans and leases .....	347.91	271.93	75	342.53	280.37	73	338.59	293.46	71	145.32	283.41	39	189.61	259.30	51
Gross loan and lease losses / Average loans and leases .....	0.22	0.20	61	0.19	0.14	74	0.14	0.16	56	0.17	0.16	63	0.19	0.15	69
Recoveries / Average loans and leases .....	0.07	0.08	54	0.13	0.04	94	0.11	0.04	90	0.04	0.05	62	0.05	0.05	62
Net losses / Average loans and leases .....	0.14	0.12	63	0.06	0.10	46	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	49.79	25.09	86	65.35	28.34	88	74.47	42.12	82	27.17	41.80	40	18.63	51.25	26
Earnings coverage of net loan and lease losses (X) .....	14.43	26.30	43	43.93	31.88	68	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.04	0.02	72	-0.07	0.03	1	-0.05	0.04	2	0	0.02	26	0	0.01	23
Real estate loans secured by 1–4 family .....	0.18	-0.01	96	0.41	0.01	98	0.25	0.01	97	0	0.02	42	0.01	0.01	56
Revolving .....	-0.16	-0.07	18	0	0	29	-0.09	0	9	-0.21	0.02	2	0.19	0.02	94
Closed-end .....	0.24	-0.01	96	0.51	0.01	98	0.33	0.01	97	0.05	0.02	81	-0.04	0.01	8
Commercial real estate loans .....	0.02	0.04	59	-0.14	0.04	1	-0.08	0.05	1	0	0.02	32	-0.01	0.01	22
Construction and land development .....	-0.08	0.01	9	0.03	0	88	-0.02	0	20	-0.13	-0.02	9	-0.10	-0.02	14
1–4 family .....	0	0	57	0	0	48	0	0	50	-0.04	0	2	-0.02	0	8
Other .....	-0.08	0.01	7	0.03	-0.01	90	-0.02	-0.01	20	-0.09	-0.02	12	-0.08	-0.02	13
Multifamily .....	0	0.01	52	0	0	93	0	0	88	0	0	56	0	0	50
Nonfarm nonresidential .....	0.04	0.05	63	-0.20	0.04	1	-0.09	0.07	1	0.03	0.03	66	0.02	0.02	65
Owner-occupied .....	0.02	0.01	79	-0.02	0.01	7	-0.01	0.01	10	0	0.01	63	0.02	0.01	84
Other .....	0.03	0.04	64	-0.18	0.02	1	-0.08	0.04	1	0.03	0.01	77	-0.01	0.01	20
Real estate loans secured by farmland .....	0	-0.01	55	0	0.01	47	0	0.01	44	0	0.01	45	0	0	9
Commercial and industrial loans .....	0.26	0.19	66	0.16	0.16	62	0.12	0.20	50	0.28	0.27	62	0.27	0.18	69
Loans to individuals .....	0.12	0.72	13	1.11	0.64	78	0.38	0.66	47	0.35	0.74	36	0.47	0.71	49
Credit card loans .....	0.93	2.27	21	3	1.74	75	3.32	1.71	78	0.09	1.89	27		1.65	
Agricultural loans .....	0	0.02	49	0	0	52	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions .....															
Other loans and leases .....	0.11	0.09	70	0	0.17	32	0	0.44	29	0	0.14	33	0	0.28	30

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		28,138		4,623		12,707		13,198		2,548
90+ days past due loans and leases .....		128		951		152		3,693		6,410
Nonaccrual loans and leases.....		43,589		35,037		40,213		26,096		16,519
Total past due and nonaccrual loans and leases.....		71,855		40,611		53,072		42,987		25,477
Restructured 30–89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		4,013		4,267		4,253		473		5,808
Total restructured loans and leases .....		4,013		4,267		4,253		473		5,808
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		2,947		3,635		3,559		79		225
Other real estate owned.....		3,493		4,835		5,330		6,344		469
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.31	0.29	62	0.08	0.23	20	0.18	0.26	43	0.25
90+ days past due loans and leases .....	0	0.09	26	0.02	0.04	58	0	0.04	42	0.07
Nonaccrual loans and leases.....	0.48	0.54	51	0.57	0.57	58	0.56	0.60	52	0.49
90+ days past due and nonaccrual loans and leases.....	0.48	0.68	39	0.59	0.64	51	0.56	0.67	47	0.56
30–89 days past due restructured.....	0	0.01	19	0	0	41	0	0	32	0
90+ days past due restructured .....	0	0	30	0	0	47	0	0	45	0
Nonaccrual restructured.....	0.04	0.12	32	0.07	0.03	78	0.06	0.09	48	0.01
30–89 days past due loans held for sale .....	0	0	39	0	0	48	0	0	47	0
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	48	0
Nonaccrual loans held for sale .....	0	0	40	0	0	47	0	0	46	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.31	0.29	62	0.08	0.23	20	0.18	0.26	43	0.25
90+ days past due assets .....	0	0.09	24	0.02	0.04	58	0	0.04	42	0.07
Nonaccrual assets .....	0.48	0.55	51	0.57	0.58	58	0.56	0.60	52	0.49
30+ days past due and nonaccrual assets .....	0.79	1	46	0.66	0.89	41	0.73	0.95	39	0.81
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.34	0.40	50	0.43	0.46	52	0.41	0.47	47	0.41
90+ days past due and nonaccrual assets + other real estate owned .....	0.37	0.42	51	0.49	0.51	56	0.47	0.52	49	0.49
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.39	0.48	43	0.52	0.51	57	0.50	0.63	44	0.44
Allowance for loan and lease losses .....	32.89	67.85	21	35.29	59.34	33	35.93	72.10	23	75.12
Equity capital + allowance for loan and lease losses .....	3.14	4.12	38	4.33	4.58	51	4.04	5.64	37	3.57
Tier 1 capital + allowance for loan and lease losses .....	3.79	4.89	39	5.01	5.07	56	4.78	6.21	41	4.31
Loans and leases + other real estate owned .....	0.55	0.82	33	0.71	0.71	56	0.68	0.92	38	0.61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.19	0.25	48	0.11	0.22	37	0.07	0.25	22	0.26	0.28	58	0.11	0.29	24
	90+ days past due .....		0	0.12	15	0	0.04	22	0	0.04	25	0.11	0.03	83	0.30	0.03	94
	Nonaccrual.....		0.23	0.60	24	0.56	0.60	52	0.56	0.63	50	0.13	0.45	15	0.16	0.48	21
Commercial and industrial	30–89 days past due .....		0.52	0.24	83	0.05	0.13	44	0.21	0.15	71	0.25	0.22	67	0.01	0.23	16
	90+ days past due .....		0	0.02	51	0.03	0.02	80	0	0.02	68	0.03	0.02	82	0	0.02	64
	Nonaccrual.....		0.63	0.65	59	0.62	0.58	65	0.60	0.61	64	0.96	0.74	72	0.61	0.61	60
Individuals	30–89 days past due .....		0.20	0.60	26	0.14	0.41	32	2.41	0.52	93	0.61	0.60	58	0	0.68	6
	90+ days past due .....		0.01	0.08	45	0.27	0.01	97	0.03	0.02	74	0.07	0.02	84	0	0.03	31
	Nonaccrual.....		0.01	0.17	24	0.08	0.14	51	0.03	0.14	42	0	0.12	36	1.66	0.15	98
Depository institution loans	30–89 days past due .....			0.03			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.11	29	0	0.14	32	0	0.07	34	0	0.10	34	0	0.11	34
	90+ days past due .....		0	0	45	0	0.01	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual.....		0	0.51	25	0	0.60	30	0	0.57	29	0	0.80	28	0	0.46	31
Foreign governments	30–89 days past due .....			0													
	90+ days past due .....			0													
	Nonaccrual.....			0.17													
Other loans and leases	30–89 days past due .....		0	0.11	15	0.01	0.34	57	1.76	0.67	86	0	0.28	23	0	0.18	23
	90+ days past due .....		0	0.01	33	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		6.38	0.13	99	0	0.14	33	0.01	0.10	73	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.03	0.36	6	0.25	0.30	53	0.61	0.46	69	1.30	0.53	90	0.28	0.52	34
	90+ days past due .....	0	0.25	17	0	0.06	25	0	0.06	28	0.27	0.05	89	0.01	0.04	53
	Nonaccrual .....	0.40	0.76	31	1.29	0.65	85	1.24	0.67	84	0.34	0.55	31	0.72	0.61	64
Revolving	30–89 days past due .....	0.07	0.33	20	0.05	0.26	33	0	0.25	13	0.13	0.36	31	0.03	0.36	22
	90+ days past due .....	0	0.03	32	0	0.02	40	0	0.01	41	0.05	0.01	85	0.02	0.02	78
	Nonaccrual .....	0	1.05	6	0	0.48	8	0.05	0.46	18	0.14	0.34	36	1	0.35	86
Closed-end	30–89 days past due .....	0.02	0.36	7	0.30	0.31	61	0.74	0.48	72	1.57	0.56	91	0.35	0.54	48
	90+ days past due .....	0	0.27	18	0	0.07	26	0	0.06	29	0.32	0.05	91	0.01	0.05	55
Junior lien	Nonaccrual .....	0.47	0.71	39	1.58	0.66	91	1.50	0.69	88	0.38	0.57	34	0.64	0.64	59
	30–89 days past due .....	0	0.01	13	0	0.01	50	0.01	0.01	68	0.35	0.02	99	0.05	0.02	82
	90+ days past due .....	0	0	34	0	0	43	0	0	44	0.07	0	97	0	0	38
	Nonaccrual .....	0.07	0.04	80	0.32	0.03	97	0.33	0.03	97	0.02	0.03	47	0	0.03	12
Commercial real estate	30–89 days past due .....	0.08	0.16	45	0.05	0.16	37	0.02	0.14	31	0.10	0.15	50	0.09	0.16	47
	90+ days past due .....	0	0.01	26	0	0.03	34	0	0.02	35	0.09	0.02	89	0.37	0.02	96
	Nonaccrual .....	0.12	0.48	22	0.49	0.51	55	0.50	0.57	53	0.11	0.34	32	0.07	0.41	22
Construction and development	30–89 days past due .....	0.02	0.15	46	0.19	0.17	73	0	0.16	53	0.07	0.20	60	0	0.17	43
	90+ days past due .....	0	0.01	38	0	0.01	43	0	0.01	43	0.05	0.01	90	0	0	44
	Nonaccrual .....	0	0.31	14	0.04	0.23	47	0	0.21	21	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due .....	0.02	0.03	73	0.05	0.03	81	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due .....	0	0	45	0	0	47	0	0	46	0	0	47	0	0	48
Other	Nonaccrual .....	0	0.02	31	0.03	0.02	79	0	0.01	42	0	0.01	40	0	0.04	37
	30–89 days past due .....	0	0.10	21	0.14	0.11	77	0	0.09	60	0.07	0.12	73	0	0.06	57
	90+ days past due .....	0	0	40	0	0.01	43	0	0	44	0.05	0	94	0	0	45
	Nonaccrual .....	0	0.25	15	0.01	0.18	47	0	0.16	23	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due .....	0	0.09	26	0	0.04	36	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual .....	0	0.13	21	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0.10	0.12	55	0.02	0.14	35	0.03	0.14	38	0.12	0.13	57	0.12	0.17	60
	90+ days past due .....	0	0.01	28	0	0.02	36	0	0.02	38	0.10	0.02	90	0.51	0.02	96
	Nonaccrual .....	0.15	0.58	17	0.65	0.66	57	0.62	0.73	54	0.14	0.36	33	0.10	0.52	24
Owner Occupied	30–89 days past due .....	0.09	0.04	80	0.01	0.06	46	0	0.05	18	0.03	0.06	45	0.07	0.08	66
	90+ days past due .....	0	0	35	0	0	41	0	0.01	40	0.02	0.01	86	0.50	0	98
Other	Nonaccrual .....	0.11	0.20	37	0.09	0.27	26	0.28	0.27	59	0.01	0.19	19	0.06	0.20	33
	30–89 days past due .....	0.01	0.07	34	0.01	0.06	56	0.03	0.06	61	0.09	0.05	79	0.05	0.07	65
	90+ days past due .....	0	0.01	34	0	0.01	39	0	0	44	0.08	0.01	92	0.01	0.01	83
	Nonaccrual .....	0.05	0.31	26	0.56	0.28	76	0.34	0.33	63	0.13	0.14	64	0.03	0.22	40
Farmland	30–89 days past due .....	5.26	0.13	98	0.63	0.07	95	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due .....	0	0.01	44	0	0	44	0	0	46	0	0.01	45	0	0	46
	Nonaccrual .....	3.61	1.06	87	0	1.20	24	0.37	1.19	59	0	1.06	24	0	0.49	27
Credit card	30–89 days past due .....	0.87	0.79	54	0.51	0.77	53	0.71	1.02	56	1.26	0.87	72		1.03	
	90+ days past due .....	0.29	0.40	48	1.46	0.19	93	0.49	0.22	78	0.33	0.18	76		0.26	
	Nonaccrual .....	0	0.08	36	0	0.03	45	0	0.02	46	0	0	46		0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	958,021	455,859	624,642	468,699	308,520										
Retained earnings .....	500,431	425,489	451,534	380,737	304,566										
Accumulated other comprehensive income (AOCI) .....	19,902	32,508	37,120	17,749	-9,282										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,478,354	913,856	1,113,296	867,185	603,804										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	385,576	229,606	280,303	232,611	123,785										
Accumulated other comprehensive income-related adjustments .....	19,902	32,508	37,120	17,749	-9,282										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,072,876	651,742	795,873	616,825	489,301										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,072,876	651,742	795,873	616,825	489,301										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	93,600	93,600	93,600	93,600	67,600										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	53	55	54	55	57										
Additional tier 1 capital before deductions .....	93,653	93,655	93,654	93,655	67,657										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	93,653	93,655	93,654	93,655	67,657										
<b>Tier 1 Capital</b> .....	1,166,529	745,397	889,527	710,480	556,958										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	113,250	113,250	113,250	50,000	50,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	105,610	80,283	91,824	43,793	43,901										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	218,860	193,533	205,074	93,793	93,901										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	218,860	193,533	205,074	93,793	93,901										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,385,389	938,930	1,094,601	804,273	650,859										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	12,357,750	8,344,627	9,148,855	7,303,236	5,534,350										
Less: Deductions from common equity tier 1 capital .....	385,576	229,606	280,303	232,611	123,785										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	11,972,174	8,115,021	8,868,552	7,070,625	5,410,565										
Total risk-weighted assets .....	9,581,996	6,411,143	7,334,945	6,232,354	4,999,363										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	11.20	12.59	29	10.17	10.63	24	10.85	10.91	34	9.90	12.50	10	9.79	12.37	12
Common equity tier 1 capital, column B .....	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	12.17	13.31	32	11.63	11.33	34	12.13	11.60	41	11.40	13.19	24	11.14	13.03	21
Tier 1 capital, column B .....	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	14.46	15.21	42	14.65	13.06	54	14.92	13.45	53	12.90	14.63	23	13.02	14.48	28
Total capital, column B .....	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	9.74	9.07	72	9.19	9.60	46	10.03	9.65	66	10.05	10.39	44	10.29	10.37	53
Supplementary leverage ratio, advanced approaches HCs .....		6.90													

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			25			69			87			120				134	-63.77	-81.20
Other insurance activities income .....			25			69			87			120				134	-63.77	-81.20
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			135,295			102,850			127,758			103,012				73,527	31.55	154.44

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			40			50			40			33.33					
Separate account assets (L/H) / Total life assets .....	13.15			0			0			0			0					
Insurance activities revenue / Adjusted operating income .....	0.01	0.38	32	0.03	0.40	62	0.03	0.41	59	0.04	0.37	63	0.06	0.46	60			
Premium income / Insurance activities revenue .....	0	2.90	41	0	0.01	46	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income .....	31.14			100			100			100			50					
Other premium income / Total premium income .....	68.86			0			0			0			0			50		
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C) .....	28.21			26.97			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H) .....	5.51																	
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			9.76			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	10.26	11.72	41	11.84	11.18	48	12.45	11.01	53	13.67	11.53	53	12.25	13.70	41			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0.06			0.05			0			0	
Cost: Interest-bearing deposits.....		0.12			1.32			1.24			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18													
Commercial and industrial loans .....		0.86									2.35			3.83	
Foreign governments and institutions .....		0													
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-55.43			5,672.05			-47.91			-27.26	
Total selected assets.....		3.36			-29.96			6.04			-25.04			5.03	
Deposits .....		10.74			-43.26			-44.89			2.53			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	7.95	16.65	15.64	9.40	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	75,038	25,000	37,071	60,000	30,000	200.15	900.51
Dividends .....	75,000	25,000	37,000	60,000	30,000	200.00	900.00
Interest .....	0	0	0	0	0		
Management and service fees .....	38	0	71	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	5,003	1,856	1,883	2,164	2,984	169.56	1534.97
Dividends .....	2,072	1,486	1,511	1,642	1,301	39.43	6375.00
Interest .....	3	15	17	45	0	-80.00	
Management and service fees .....	0	0	0	0	0		
Other income .....	2,928	355	355	477	1,683	724.79	968.61
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	80,041	26,856	38,954	62,164	32,984	198.04	925.38
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	80,041	26,856	38,954	62,164	32,984	198.04	925.38
<b>Operating Expenses</b>							
Personnel expenses .....	1,510	1,180	1,674	1,337	1,430	27.97	23.87
Interest expense .....	5,124	3,859	5,581	3,688	2,568	32.78	13384.21
Other expenses .....	11,214	7,087	10,352	10,600	6,949	58.23	266.11
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	17,848	12,126	17,607	15,625	10,947	47.19	313.15
Income (loss) before taxes .....	62,193	14,730	21,347	46,539	22,037	322.22	1684.08
Applicable income taxes (credit) .....	-2,605	-2,641	-3,448	-3,477	-3,482		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	64,798	17,371	24,795	50,016	25,519	273.02	1187.97
Equity in undistributed income of subsidiaries .....	17,446	28,082	49,589	42,723	63,698	-37.87	-42.19
Bank subsidiaries .....	18,028	28,544	49,606	40,240	62,933	-36.84	-38.86
Nonbank subsidiaries .....	-582	-462	-17	2,483	765		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	82,244	45,453	74,384	92,739	89,217	80.94	133.59
<b>Memoranda</b>							
Bank net income .....	93,028	53,544	86,606	100,240	92,933	73.74	151.51
Nonbank net income .....	1,490	1,024	1,494	4,125	2,066	45.51	106.37
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,542,102	92.01	1,005,862	89.27	1,200,689	90.89	977,959	681,742	53.31	277.94	
Common and preferred stock .....	1,542,102	92.01	1,005,862	89.27	1,200,689	90.89	977,959	681,742	53.31	277.94	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	12,096	0.72	12,233	1.09	12,678	0.96	12,695	9,406	-1.12	190.91	
Common and preferred stock .....	12,096	0.72	12,233	1.09	12,678	0.96	12,695	9,406	-1.12	190.91	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	90,649	5.41	77,499	6.88	75,475	5.71	21,955	6,369	16.97	1358.32	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	2,182	0.13	2,182	0.19	2,182	0.17	2,182	1,082	0.00		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	29,029	1.73	28,955	2.57	30,026	2.27	32,824	27,112	0.26	40.73	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	1,676,058	100.00	1,126,731	100.00	1,321,050	100.00	1,047,615	725,711	48.75	281.76	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	2,000		
Borrowings with maturity over 1 year .....	24,286	1.45	30,000	2.66	30,000	2.27	34,286	0	-19.05		
Subordinated notes and debentures .....	111,620	6.66	111,257	9.87	111,346	8.43	49,126	48,994	0.33		
Other liabilities .....	4,017	0.24	6,707	0.60	4,229	0.32	518	1,219	-40.11	256.43	
Balance due to subsidiaries and related institutions .....	96,500	5.76	96,500	8.56	96,500	7.30	96,500	69,694	0.00	69.87	
Total liabilities .....	236,423	14.11	244,464	21.70	242,075	18.32	180,430	121,907	-3.29	308.09	
Equity Capital .....	1,439,635	85.89	882,267	78.30	1,078,975	81.68	867,185	603,804	63.17	277.76	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0			
Common stock .....	404	0.02	282	0.03	332	0.03	281	239	43.26	99.01	
Common surplus .....	1,031,146	61.52	529,105	46.96	697,839	52.82	526,599	350,936	94.88	386.18	
Retained earnings .....	461,711	27.55	393,900	34.96	417,212	31.58	380,737	304,566	17.22	170.37	
Accumulated other comprehensive income .....	19,902	1.19	32,508	2.89	37,120	2.81	17,749	-9,282	-38.78	326.35	
Other equity capital components .....	-73,528	-4.39	-73,528	-6.53	-73,528	-5.57	-58,181	-42,655			
Total liabilities and equity capital .....	1,676,058	100.00	1,126,731	100.00	1,321,050	100.00	1,047,615	725,711	48.75	281.76	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	96,500	5.76	96,500	8.56	96,500	7.30	96,500	69,694	0.00	69.87	
Notes payable to subsidiaries that issued TPS .....	93,600	5.58	93,600	8.31	93,600	7.09	93,600	67,600	0.00	69.87	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

**Parent Company Analysis—Part 1**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
	9.12	12.52	22	6.94	8.40	37	8.24	9.11	39	11.67	10.58	65	15.47	11.03	87	
<b>Profitability</b>																
Net income / Average equity capital .....	9.65	12.35	33	7.25	8.88	36	8.43	9.38	39	11.07	10.85	53	14.34	11.56	76	
Bank net income / Average equity investment in banks .....	15.41	13.18	64	10.59	9.06	68	11.62	9.69	71	36.52	12.07	86	22.67	10.83	78	
Nonbank net income / Average equity investment in nonbanks .....	11.04			8.28			8.82				15.16			9.40		
Subsidiary HCs net income / Average equity investment in sub HCs .....	113.11	96.45	95	117.80	105.53	88	116.43	104.93	88	108.09	103.77	72	104.17	104.73	49	
Bank net income / Parent net income .....	1.81	3.22	64	2.25	1.04	81	2.01	1.04	78	4.45	1.08	86	2.32	0.99	78	
Nonbank net income / Parent net income .....		66.57		102.56			101.16				92.33			90.39		
<b>Leverage</b>																
Total liabilities / Equity capital .....	16.42	16.51	67	27.71	11.32	86	22.44	11.62	80	20.81	9.66	86	20.19	9.50	83	
Total debt / Equity capital .....	9.44	11.37	54	16.01	5.49	82	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.94	13.41	70	26.62	9.36	89	21.77	9.67	82	20.41	7.99	89	19.64	7.93	87	
Total debt + Loans guaranteed for affiliate / Equity capital .....	9.44	11.46	54	16.01	5.51	82	13.10	5.79	75	9.62	3.97	74	8.45	3.98	72	
Total debt / Equity capital – excess over fair value .....	9.44	11.47	54	16.01	5.49	82	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	
Long-term debt / Equity capital .....	9.44	10.65	54	16.01	5.35	82	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	
Short-term debt / Equity capital .....	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0.33	0.03	91	
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0	47	0	0	47	0	0	47	0	0	46	
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0	46	0	0	45	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt .....	48.12	40.69	49	49.09	18.67	80	49.10	20.97	77	35.90	14.37	78	41.28	15.49	78	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	107.96	103.15	78	115.40	104.45	88	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	
Total investment in subs / Equity capital .....	107.96	108.29	67	115.40	104.77	87	112.46	104.82	79	114.24	104.48	85	114.47	104.38	84	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	1.04	0.27	87	2.24	0.50	91	1.81	0.49	86	1.33	0.44	82	0.98	0.36	78	
Equity investment in subs – equity cap / Net income-div (X) .....	1.35	0.85	78	3.26	1.95	81	2.46	1.45	76	1.62	1.47	69	1.11	1.18	56	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	228.89	152.56	78	112.15	123.85	53	113.37	121.76	50	203.90	153.39	80	167.34	113.37	81	
Cash from ops + noncash items + op expense / Op expense + dividend .....	245.31	155.61	83	153.58	142.49	70	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	137.69	94.59	76	281.59	139.29	84	228.38	140.42	82	141.12	105.99	82	83.44	108.88	24	
Pretax operating income + interest expense / Interest expense .....	1,313.76	1,645.53	50	481.71	2,350.94	40	482.49	2,318.94	36	1,361.90	17,211.14	55	958.14	1,631.73	63	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	801.71	1,896.20	35	292.90	1,502.61	28	301.60	1,435.81	27	649.33	2,481.22	39	476.06	1,015.91	42	
Dividends + interest from subsidiaries / Interest expense + dividends .....	325.35	174.48	84	146.94	139.75	68	151.83	137	67	304.54	196.13	81	233.36	140.89	82	
Fees + other income from subsidiaries / Salary + other expenses .....	23.31	12.03	76	4.29	4.08	85	3.54	4.45	84	4	3.91	82	20.09	3.76	88	
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79		184.24			52.16				71.69			106.04		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	4.40	3.29	65	7.39	2.05	82	6.39	2.19	81	3.27	1.59	74	0.23	1.59	51	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.60		0			0			0			0		0	
Nonaccrual .....		1.04		0			0			8.16			0.70			
Total .....		1.64		0			0			8.16			0.70			
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50	
Total .....	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.09	1.76	51	1.30	0.10	96	1.11	0.09	96	1.47	0.13	95	1.39	0.14	94	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49	

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	28.65	69.90	22	81.61	82.15	52	79.83	79.13	52	33.13	65.39	24	42.50	87.25	24
Dividends declared / Net income .....	22.57	27.22	42	31.19	32.07	47	26.61	29.39	46	17.87	25.65	36	12.16	24.10	32
Net income – dividends / Average equity.....	7.06	9.25	36	4.78	5.51	38	6.05	6.36	46	9.58	7.61	74	13.59	8.12	92
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	403.96	160.45	87	176.35	140.63	74	186.92	130.75	76	362.14	160.93	88	276.63	131.90	85
Dividends from nonbank subsidiaries .....	11.16	6.19	81	10.48	1.98	89	7.63	3.01	80	9.91	2.59	84	12	2.83	85
Dividends from subsidiary holding companies.....	0	6.32	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	415.12	213.42	85	186.84	167.32	74	194.55	158.62	73	372.05	209.89	84	288.62	144.51	86
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	80.62	43.30	85	46.69	46.37	51	42.72	43.52	50	59.86	45.88	65	32.28	33.37	49
Interest income from bank subsidiaries.....	0	0.11	25	0	0.06	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries .....	0.04	0.87	76	0	0.48	44	0.08	0.57	88	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	80.66	48.70	83	46.69	55.87	48	42.80	51.02	47	59.86	48.40	60	32.28	35.67	47
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	139.06	66.90	84	145.12	71.88	87	101.14	99.52	65	39.81	76.61	28	62.97	80.47	38
Interest income from nonbank subsidiaries.....	0.20	2.38	67	1.46	0.05	93	1.14	0.07	91	1.09	0.91	88	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.02	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	196.51	0.11	97	34.67	0	98	23.76	0.11	98	11.56	0.01	97	81.46	0.06	97
Operating income from nonbank subsidiaries .....	335.77	94.31	89	181.25	74.58	89	126.04	105.70	78	52.46	83.73	26	144.43	96.62	82
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			31.53			29.39			65.48			43.51	
Interest income from subsidiary holding companies .....		5.06			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0			0			0			0	
Other income from subsidiary holding companies.....		-0.41			0			0			0			0.15	
Operating income from subsidiary holding companies.....		47.30			31.53			29.39			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	93.70	72.55	46	93.09	74.88	35	94.98	76.69	42	96.52	77.61	45	90.95	72.95	41
Interest income from bank subsidiaries.....	0	0.27	24	0	0.27	33	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries .....	0.05	1.64	75	0	1.06	44	0.18	0.96	88	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	93.75	82.68	36	93.09	85.13	23	95.17	84.80	29	96.52	94.06	30	90.95	89.39	32
Dividends from nonbank subsidiaries .....	2.59	3.56	71	5.53	1.28	86	3.88	1.76	80	2.64	1.13	82	3.94	2.65	78
Interest income from nonbank subsidiaries.....	0	0.20	75	0.06	0	91	0.04	0	92	0.07	0	93	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	3.66	0.01	96	1.32	0	99	0.91	0	98	0.77	0	97	5.10	0	98
Operating income from nonbank subsidiaries .....	6.25	5.69	75	6.91	1.62	86	4.83	2.06	81	3.48	1.56	82	9.05	3.33	82
Dividends from subsidiary holding companies.....	0	2.13	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			474.53			400.31			1,178.56		3,484.70	854.19	87
Loans and advances from subsidiaries / Total debt .....	71	28.03	82	68.32	58.32	73	68.27	59.71	73	115.69	70.71	76	136.67	81.26	80